



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

FORMAN HOLT
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Rochelle Park, NJ 07662
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Attorneys for Charles M. Forman,
Chapter 7 Trustee
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Order Filed on December 9, 2020
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

In Re:

CHRISTOPHER A. FREY and RONNI M.
FREY,

Debtors.

Chapter 7

Case No. 17-26954 (SLM)

Judge: Hon. Stacey L. Meisel

Hearing Date: December 8, 2020

Hearing Time: 10:00 a.m.

AMENDED ORDER ALLOCATING ASSETS AND CLAIMS TO EACH DEBTOR

The relief set forth on the following page, numbered two (2) to three (3), be and hereby is

ORDERED.

DATED: December 9, 2020

A handwritten signature in black ink, appearing to read "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtors: Christopher A. Frey and Ronni M. Frey

Case No. 17-26954 (SLM)

Caption: Amended Order Allocating Assets and Claims to Each Debtor

Upon the motion of Charles M. Forman, chapter 7 trustee (the “Trustee”) for the estate of Christopher A. Frey and Ronni M. Frey (the “Debtors”), for the entry of an amended order allocating assets and claims to each Debtor and for related relief; and all parties in interest having received an opportunity for notice and a hearing; and the Court having considered all objections, if any, and for good cause shown, it is hereby

ORDERED that the claims listed on Exhibit A attached hereto are allocated to the estate of Christopher A. Frey; and it is further

ORDERED that the claims listed on Exhibit B attached hereto are allocated to the estate of Ronni M. Frey; and it is further

ORDERED that the claims listed on Exhibit C attached hereto are allocated to the estates of Christopher A. Frey and Ronni M. Frey, jointly and severally; and it is further

ORDERED that 29% of the administrative claims shall be paid from the joint assets and 71% of the administrative claims shall be paid from the assets of Ronnie Frey only.

ORDERED that the proceeds of the Property Settlement¹ shall be distributed *pro rata* to all of the claims set forth on Exhibits A, B and C, after payment of the allowed costs of administration and to the extent the claims are valid pursuant to 11 U.S.C. §502; and it is further

ORDERED that the proceeds of the Inheritance Settlement shall only be distributed to those claims set forth on Exhibits B and C, after payment of the allowed costs of administration and to the extent the claims are valid pursuant to 11 U.S.C. §502; and it is further

¹ All capitalized terms shall have the same definition as set forth in the Trustee’s Memorandum of Law in Support of his Motion to Allocate Assets and Claims.

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Debtors: Christopher A. Frey and Ronni M. Frey

Case No. 17-26954 (SLM)

Caption: Amended Order Allocating Assets and Claims to Each

ORDERED that the *pro rata* distribution shall be based upon the total gross value of the claims; and it is further

ORDERED that distributions shall be made in accordance with the provisions of the Bankruptcy Code upon approval of the Trustee's final report.

EXHIBIT A

(Claims Against Christopher A. Frey)

Claimant	Claim No.	Claim Amount
Wells Fargo Bank, N.A.	4	\$82,636.15
American Express Bank, FSB	9	\$8,980.66
PNC Bank, N.A.	11	\$104,583.19
JP Morgan Chase Bank, N.A.	14-1	\$168,339.05
American Express Bank, FSB	15	\$8,980.66

Total: \$541,858.76

EXHIBIT B

(Claims Against Ronni M. Frey)

Claimant	Claim No.	Claim Amount
Toyota Motor Credit Corp.	2	\$14,138.53
Bank of America, N.A.	10	\$19,815.11
LVNV Funding, LLC as assignee for Citibank, N.A.	12	\$23,127.77
Toyota Motor Credit Corp.	13	\$14,138.53

Total: \$71,219.94

EXHIBIT C

(Claims Against Christopher A. Frey and Ronni M. Frey)

Claimant	Claim No.	Claim Amount
Toyota Lease Trust	1	\$5,174.00
Wells Fargo Bank, N.A.	3	\$241,640.57
Toyota Lease Trust	5	\$8,320.00
Wells Fargo Bank, N.A.	6	\$34,955.32
Wells Fargo Bank, N.A. Home Equity Group	7	\$333,172.97
Portfolio Recovery Associates, LLC c/o Capital One Bank	8	\$29,418.54

Total: \$653,331.40

In re:
Christopher A. Frey
Ronni M. Frey
Debtor(s)

Case No. 17-26954-SLM
Chapter 7

District/off: 0312-2
Date Rcvd: Dec 10, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher A. Frey, Ronni M. Frey, 14 Seymour Street, Caldwell, NJ 07006-6111

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2020 at the address(es) listed below:

Name	Email Address
Brian J. Schaffer	on behalf of Creditor Wells Fargo Bank N.A. bschaffer@slgcollect.com, kcollins@slgcollect.com
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
David L. Stevens	on behalf of Debtor Christopher A. Frey dstevens@scura.com ecfbkfilings@scuramealey.com;lhague@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com
David L. Stevens	

District/off: 0312-2

User: admin

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Date Rcvd: Dec 10, 2020

Form ID: pdf903

Total Noticed: 1

on behalf of Joint Debtor Ronni M. Frey dstevens@scura.com
ecfbkfilings@scuramealey.com;lhague@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878
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Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Elizabeth L. Wassall

on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com

Erin Kennedy

on behalf of Attorney Forman Holt ekennedy@formanlaw.com jkisla@formanlaw.com

Erin Kennedy

on behalf of Trustee Charles M. Forman ekenney@formanlaw.com jkisla@formanlaw.com

Michael A. Artis

on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov

Rebecca Ann Solarz

on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com

Robert Davidow

on behalf of Creditor WELLS FARGO BANK N.A. AS SUCCESSOR BY MERGER TO WACHOVIA BANK, N.A.
nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 15